

THE JAZZ BAND concert scheduled for Tuesday Jan. 26, at Granite City High School has been postponed. The concert will be rescheduled at a future date, a band parent said.



Guest speakers

THE LARRY ARNI FAMILY, Eldon, Mo., will lead revival services at the First Church of the Nazarene, 4701 Illinois 111, on Jan. 28 through 31. Services will be at 7:30 each evening and 10:30 a.m. and 6 p.m. Sunday, the Rev. William Roddy, host pastor, said.

New literacy grants planned

Secretary of State and State Librarian Jim Edgar has announced that applications for funding under the Fiscal Year 1989 Adult Literacy Grant Program are available. An informational meeting on the grants is set for 10 a.m. to noon Tuesday at SILE.

Edgar, who chairs the Illinois Literacy Council, said his office's literacy staff is requesting proposals from literacy volunteer programs which support or deliver direct instruction in reading to adults who read below the sixth grade level.

"We're eager to continue the grant award process, begun three years ago, to address the serious and widespread problem of adult illiteracy," Edgar said. "The money is available to education agencies, libraries, volunteer and community-based organizations and coalitions of such groups."

Requests for funding will be reviewed by a seven-member Literacy Advisory Board appointed by Edgar and composed of library and education representatives and citizens who are active in the Illinois literacy effort.

"Proposals will be reviewed according to four basic criteria — need, cost effectiveness, degree of cooperation, and plans for continuation of the program."

Jean Hall to retire from District 9

GRANITE CITY — The retirement of Jean Hall, District 9's language arts supervisor, was approved Tuesday by the School Board.

Hall's retirement is effective in June.

"I have enjoyed every one of the 30 years I've given to this district and I want to thank the present Board of Education and the staff and the past boards and

staffs for providing working conditions I have found so pleasant," Hall wrote in her retirement letter.

"I truly hope that this district will be able to continue to provide improvements in education in the future as it has done in the past," she wrote.

Menus

Granite City Public Schools
Monday - Manager's choice.
Tuesday - Spaghetti with meat sauce, green beans, mixed fruit.
Wednesday - Fried chicken, tater tots, vegetable, fruit cup.
Thursday - Taco with cheese, lettuce and tomato, vegetable, fruit cup.
Friday - Fish plate, macaroni and cheese, mixed vegetables, fruit cup.

Madison Public Schools
Monday - Chicken fried steak on bun, french fries, fruit cup.
Tuesday - Beef burger, dill slices, baked beans, apple sauce.
Wednesday - Chili dog, Mexican corn, peaches.
Thursday - Turkey and noodles, mixed vegetables, apple sauce.
Friday - Nachos and cheese, carrot and celery sticks, pears.

Venice Public Schools
Monday - Shelloni, spinach, pineapple chunks.
Tuesday - Sloppy joe, baked beans, corn, chocolate pudding.
Wednesday - Hamburger on bun, french fries, apple sauce.
Thursday - Polish sausage, suerkraut, whipped potatoes, fruit cocktail.
Friday - Manager's choice.

Sacred Heart, St. Joseph
Monday - Hot dog on bun, french fries, baked beans, apple sauce, chocolate chip cookies.
Tuesday - Hamburger gravy, mashed potatoes, green beans, slaw, raspberry jello.
Wednesday - Taco with lettuce and cheese, corn, peanut butter bread, lemon pudding.
Thursday - Chili or chili mac, crackers, celery and carrot sticks, cheese chunks, cocoa.
Friday - Nachos with cheese, mixed vegetables, slaw, cake, peanut butter bread.

St. Elizabeth
Monday - Vegetable soup, toasted cheese sandwich, fruit cup.
Tuesday - Tacos with lettuce and cheese, corn, cherry muffins.
Wednesday - Pizza, vegetables, cookie, fruit.
Thursday - Hamburger or cheeseburger, french fries, vegetables, peanut butter candy.
Friday - Steak nuggets, mashed potatoes, vegetables, jello with fruit.

St. Margaret Mary
Monday - Hamburger or cheeseburger on bun, tater tots, mixed vegetables, pickles, chocolate cake.
Tuesday - Barbecue pork pattie

Chairs committee

Diana Kemp has been elected as social chair of the Black Emphasis Association at Millikin University, Decatur.

Kemp, a nursing major, is a daughter of Theodore and Shirley Kemp, 821 Franklin St., Madison, and a 1984 graduate of Madison High School, where she was a member of National Honor Society and the band.

Annual meeting of United Way set for Feb. 9

All United Way supporters and volunteers are invited to attend the annual meeting of the Tri-Cities Area United Way on Feb. 9 at the AMVETS Hall, 1711 Kennedy Drive, Madison.

Hors d'oeuvres and a cash bar will begin at 5:30 p.m. A business meeting and an election of new board members will follow. Cost of the event is \$8.50 per person. Tickets may be purchased by calling the United Way office at 877-6780.

Bubblemasters dance Feb. 13

The Bubblemasters Dive Club will host its annual Valentine's dance on Saturday, Feb. 13, at the Croatian Home, 1000 Madison Ave., Madison.

The event will start at 7 p.m., with dancing planned from 8 until midnight. Beer, soft drinks, ice and snacks will be provided.

Tickets cost \$8 each and are available by calling Pete Fourcalt at 931-2621, or by visiting Marie Norman Cosmetics, 3657 Nameoki Road.

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Regional

Tax benefits of financing viewed with less interest

By Roger McGrath
Staff affiliate

Third of five articles
Tax-deductible interest payments just aren't what they used to be.

Indeed, the phasing out of the "personal" interest deduction will cause some people to change their buying habits," says Ralph F. Shilling, director of the St. Louis office of the Internal Revenue Service.

Not all interest is created equal. At least not on your 1987 Form 1040, which recognizes three separate types of interest: home mortgage interest, personal interest such as that paid on credit cards and car loans, and investment income interest.

Just 65 percent of personal interest is deductible, while home mortgage interest and, within certain limits, investment-income interest remain fully deductible.

Interest deductions are still unsettled territory. For example, IRS rules addressing mortgage interest were issued the week before Christmas, but were outdated several days later when Congress passed the Revenue Act of 1987, which contained new mortgage rules.

"Home mortgage interest is the biggest item," Shilling says. "For a lot of people, that pushes them over the limit, and means their deductions exceed the standard deduction which, in turn, translates into a lower taxable income."

The Tax Reform Act of 1986 set two different classes of home owners — those who borrowed mortgage money before Aug. 16, 1986, vs. those who borrowed after Aug. 16.

For pre-Aug. 16 mortgages that did not exceed the home's fair market value, interest payments were fully deductible.

For post-Aug. 16 borrowers, the mortgage cannot exceed the

purchase price of the house plus the cost of improvements you have made plus qualifying medical and educational loans.

In short, home owners can no longer tap the appreciated value of their house, its increased market value.

That rule was reaffirmed by the Revenue Act of 1987. So the rules for 1988 are: Mortgages cannot exceed the original purchase price plus the cost of improvements, up to a maximum mortgage of \$1 million. And home equity loans of up to \$100,000 qualify as fully deductible, no matter how you use the money.

Interest paid on borrowings in excess of the \$1 million and \$100,000 limits is considered personal interest.

"The provisions in this area are favorable to almost every taxpayer," says Mark A. Dow, tax partner in the St. Louis office of Coopers & Lybrand, a major accounting firm. "This is definitely a simplification" over the 1986 law.

"Points" are up-front interest you pay a mortgage lender and are fully deductible, but only if you pay the points outright, notes Shilling. If you borrow the money for the points, the up-front interest fee must be amortized; on a 15-year loan, you could deduct 1/15th of the fee each year.

"If you refinanced to get a better interest rate and had to pay points, these points are amortizable over the life of the loan," Dow says. The exception: Points are deductible if the proceeds of the refinancing went into home improvements.

The Revenue Act of 1987 also stipulates that any refinancing after Oct. 14, 1987, can only deduct the amount of the outstanding mortgage.

Say you bought your house 10 years ago for \$100,000 and have

paid the mortgage down to \$40,000. If you refinance, you can only borrow \$40,000 — unless the extra borrowing pays for home improvements.

You could borrow a larger sum, of course, but only interest paid on the \$40,000 is fully deductible.

Personal interest paid on credit-card purchases and car loans "is a pretty big item for most people," Shilling says. Through 1986, that interest was fully deductible on tax returns.

Now it is being phased out — 65 percent is deductible against 1987 income, 40 percent in 1988, 20 percent in 1989 and 10 percent in 1990. It will no longer be deductible in 1991 and beyond.

"We've been advising clients to try to clean up debt, and get into a home equity loan," says Steven J. Brown of Rubin, Brown, Gornstein & Co., of Clayton.

Main targets: Credit-card balances and auto loans. ("There's no reason to pay off" borrowings against a life insurance policy because the interest rate is usually just 5 percent or so, Dow says.)

Brown raises a question: "Do you want to convert a short-term loan (such as an auto loan) to a long-term loan" such as a home equity line-of-credit? The recently passed Revenue Act of 1987 says the home equity line can be used for any purpose, so "it still may be worth it to restructure personal debt."

Interest paid on loans that finance investments is deductible if it equals the amount of investment income. If interest exceeds income, 65 percent of it is deductible, up to a maximum of \$5,500.

This excess deduction will be phased out and will not be claimed in 1991 and beyond.

Next: Schedule A has undergone some big changes.

Tax Reform Act — unkind to depreciation allowance

Mortgages purchase more than the roof over your head. Many St. Louis area residents have mortgages on rental property, single-family houses or apartment buildings.

To these budding land barons, the Tax Reform Act of 1986 was not kind.

Namely, the law set the depreciable life of rental residential properties purchased during 1987 at 27½ years, and required straight-line depreciation.

That means the annual depreciation expense will not be as substantial as that allowed under prior tax law, so "your rental property income will be higher than you thought," says Steven J. Brown, tax partner at Rubin, Brown, Gornstein & Co.

Depreciation expense of rental property is claimed on Schedule E of Form 1040.

The 1981 tax bill, the cornerstone of Reaganomics, allowed properties to be written off over

just 15 years, with accelerated depreciation write-offs permitted in early years.

The headaches for business and heavily invested individuals are even more complicated. His clients are keeping three sets of depreciation figures, says John O. Niemann, partner with Ernst & Whinney.

One set is "book depreciation," which is based on the actual useful life of a building or piece of equipment. Companies use this expense when calculating annual profit-and-loss statements.

The other two books are for the IRS. There's one tracking the amount of depreciation the IRS allows, which may or may not equal the "economic" life of the property. The other depreciation book keeps expenses allowed by the "alternative minimum tax," which requires even longer write-offs than regular IRS rules.

Help on home ownership deduction

For more information about interest deductions and the tax consequences of home ownership, consult the following publications:

No. 523, Tax Information on Selling Your Home.

No. 539, Tax Information for Owners of Homes, Condominiums and Cooperative Apartments.

No. 545, Interest Expense.

No. 550, Investment Income and Expenses.

If you have lined up a home

equity line-of-credit since Aug. 16, 1986, or your mortgage exceeds the price of the house plus the cost of improvements, you need Form 858.

For answers to questions, call the IRS at (1-314) 342-1040. Telephone hours are 8 a.m. to 8 p.m. weekdays, 9 a.m. to 3 p.m. Saturdays and 3 p.m. to 7 p.m. Sundays. To order forms and publications, call 1-800-24-3878. Hours are 8 a.m. to 8 p.m. Monday through Friday and 9 a.m. to 3 p.m. Saturday.

Property sale at Scott on Jan. 28

The Defense Reutilization and Marketing Office, Scott Air Force Base, Belleville, will have a local spot bid sale on Jan. 28. Refrigerators, typewriters, medical equipment, miscellaneous hand tools, tractors, clothing and desks are some of the items for bid. Property may be inspected at Bldg. 4157, Scott AFB, from 8 a.m. to 11:30 a.m. and noon to 3 p.m. on Jan. 25, 26 and 27. The spot bid will be conducted at Bldg. 4157.

Registration begins at 8 a.m. and the bidding will start at 9 a.m. Catalogs of the items may be obtained at the inspection site, and the general public is invited.

Area mayors to meet

Southwestern Illinois mayors' monthly meeting will be held Wednesday, Jan. 27, at the Foxes Grove Senior Living Community, Wood River.

Wood River Mayor Lon Smith said there have been several expansions and developments in Wood River in the past year. Guest speaker will be Larry VanderMateen, owner of the newly-constructed senior living center. He will discuss "Municipalities and the Retirement Industry."

Visiting mayors will tour the Foxes Grove complex as well as a new \$12 million central fire station.

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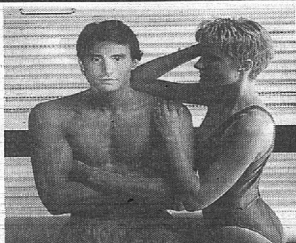
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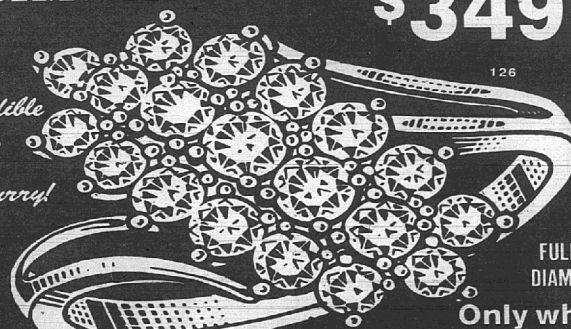
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Makes the rounds

GREETING INTERIM CHANCELLOR: B.J. Davis (right), interim chancellor of Belleville Area College, chats with student worker Cindie Kraus of Granite City during a visit to the Granite City Campus. Looking on is Lee Knoebel, executive dean of the campus. Davis was superintendent of the Granite City public schools from 1966 to 1984.

Two teachers participate in health, fitness meeting

GRANITE CITY — Two District 9 physical education teachers attended the American Alliance for Health, Physical Education and Recreation's 57th annual convention held recently in Chicago.

Attending were Natalie Buster, Maryville Elementary School, and Clabbe Briggs, Mitchell Elementary School.

"This convention showed how we, as physical education instructors, can have a program with visibility and accountability," Buster and Briggs wrote in a letter to Superintendent Gib Wainsley. "This simply means that we can meet the challenges of our profession and transform our goals and new ideas into reality."

One of the programs observed at the convention was called "The Feeling Good" program, an aerobic activity for children, promoting heart health education at the elementary and secondary levels.

"If we, as elementary and secondary school physical educators, teach children at an early stage — through the use of low-impact aerobics, rope jumping and fitness activities — each student can go on and maintain a level of physical fitness throughout his (or) her life," they said.

3 make dean's list at Western Illinois

Kimberly Lynn Joyce, James S. Presley and Marie L. Swigert, all of Granite City, were among making the dean's list at Western Illinois University at Macomb.

The list was compiled for the 1987 fall semester. A total of 1,198 students attained the honor.

Buster and Briggs said they plan to implement many new ideas into the physical education program at Maryville and Mitchell schools.

"These ideas are also going to be shared and presented to our physical education colleagues in Granite City," they said. "Having these ideas and concepts implemented into our elementary programs will help make School District 9's elementary physical education program the best."

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7. Applicants must have received a high school diploma or G.E.D.
8. Applications can be picked up at the Police Department between the hours of 9 A.M. to 9 P.M., Monday through Friday.

Applications available at dispatcher's desk at Madison Police Department from January 15, 1988 to March 1, 1988.

Application must be returned no later than March 8, 1988.

SIUE austerity plans revealed

Faculty members could be reduced and the physical plant not attended as it has been at Southern Illinois University if there aren't increased revenues, SIUE President Earl Lazerson said Jan. 14.

"Academic people would be the last to go," Lazerson said, but our budget is 80 percent for personnel. We would probably reduce the part-time people first if cuts were made.

Lazerson, describing it as a "watershed year," said: "We desperately need general revenue dollars or we will be hurting."

Lazerson talked to reporters in his office during what he is trying to establish as a press conference at the start of each quarter.

He said the faculty and staff have been losing ground. "This is a matter for the general public and legislature to decide," Lazerson said. "Higher education is the engine that fuels the Illinois economy and the general populace."

"The economic impact of the university on this region is about \$400 million. You have to ask, what would southwestern Illinois look like without SIUE?"

Purchases of computer equipment, laboratory equipment and

library books would have to be reduced if the university is not afforded a larger budget, Lazerson said.

In other comments, Lazerson said he will miss Vice President of Administration Earl Beard, 67, came to SIUE in 1967 to head its school of social sciences. "We won't ever fill his shoes," Lazerson said.

He said he is appointing a committee to seek applicants for Beard's post from within the university.

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Money raised

STUDENTS in Casey Krakowicki's idea lab at Webster Elementary School recently sponsored a Christmas charity auction and jelly bean guessing contest. They raised \$276, nearly double the amount collected in previous auctions at the school. Three boxes of food were collected and all proceeds were donated to the Salvation Army. From left are Jennifer Watts, Matt Williams, Capt. Curtise Hartley, Salvation Army, and Kristin Johannigmeier. Students in the idea lab prepared signs and banners on a computer, gave speeches and worked in the auction; they included Watts, Williams, Johannigmeier, Gerald Slattery, Jamie Jenkins, Tim Johnson and Joe Frazier.

Grigsby peer helper program OK'd

GRANITE CITY — A peer helper program to be used at Grigsby Junior High School was approved Jan. 7 by the District 9 School Board.

The program, developed by Grigsby Principal Pat Schuman, will utilize five or six National Honor Society members from Granite City High School to tutor Grigsby students who are struggling academically in the classroom, Schuman said.

"Students who would volunteer would be scheduled into a two or three hour block of time to enable them to come to Grigsby to help during lunch study periods," Schuman said. "The students would provide their own transportation or it will be provided for them at no cost to the district."

Schuman has utilized several senior citizens to tutor students and approached the National Honor Society after needing more help, he said.

"We have put a great deal of emphasis and pressure on our students to do their homework; therefore, it was a logical step to provide some type of help to students who were trying, yet still needed some help," Schuman said. "This is one of many strategies we are using to get a student some type of help and encouragement."

"If there is one thing we have in public education it is a great deal of student power. I feel this is a very positive way to use it."

Students in the program will have their physical education class waived for one semester and replaced by the "peer helper" course.

"This would show on a student's transcript to tell of his involvement," Schuman said.

"I am convinced that if some students could receive a little support and help on an individual basis at this juncture, long-term problems could be avoided," he said.

Receives scholarship

Greg Senter, 4109 Stearns Ave., received a \$400 scholarship from the engineering department of Oklahoma Christian College.

Senter won the award in scholarship competition on OCC's fall high school day.

Oklahoma Christian College is a four-year private liberal arts college in its 37th year. OCC offers more than 70 degree options.

Classics heard at Mitchell School

MITCHELL — Quartet Seraphin of Young Audiences of St. Louis presented a program of classical music to Mitchell School pupils, sponsored by the PTA.

"Quartet Seraphin provided pupils with the opportunity to hear and see the instruments of the string quartet, discover the special performing techniques of the violin family, and become familiar with some of the important string quartet compositions of the repertoire," said Alfred Wilson, Mitchell School principal.

The program included "Finale," string quartet in C major, K. 157, by Mozart; "Round" by J. Blow; "Second Movement," string quartet in G minor by Debussy; "Long, Long Ago," anonymous; "Second Movement," string quartet in E major, Opus 12, by Mendelssohn, among others.

Matthew Noffsinger, a sixth grade student, was chosen from the audience to play the cello for "Indian Lullaby."

June Branding, Mitchell school vocal music instructor, prepared students for the program during music classes.

Anyone witnessing an accident in front of Bonanza on Friday, January 15, 1988 at approximately 9 p.m. Could you please contact 876-0829 after 1 p.m. Your help would be greatly appreciated. Thank You!

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Comptroller of the Currency
Administrator of National Banks

REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the

First Granite City National Bank

Name of Bank

City

State of Illinois

at the close of business on December 31, 1987

published in accordance to 12 U.S.C. 1462

Charter Number 6564

Controller of the Currency Central

District

Statement of Resources and Liabilities

ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin

Interest-bearing balances

Securities

Federal funds sold and securities purchased under agreements to resell in domestic offices

of the bank and of its Edge and Agreement subsidiaries, and in IBFS

Loans and lease financing receivables:

Loans and leases, net of unearned income

LESS: Allowance for loan and lease losses

LESS: Allocated transfer risk reserve

Loans and leases, net of unearned income, allowance, and reserve

Assets held in trading accounts

Premises and fixed assets (including capitalized leases)

Other real estate owned

Investments in unconsolidated subsidiaries and associated companies

Customers' liability to this bank on acceptances outstanding

Intangible assets

Other assets

Total assets

LIABILITIES

Deposits:

In domestic offices

Noninterest-bearing

Interest-bearing

In foreign offices, Edge and Agreement subsidiaries, and IBFS

Noninterest-bearing

Interest-bearing

Federal funds purchased and securities sold under agreements to repurchase in domestic

offices of the bank and of its Edge and Agreement subsidiaries, and in IBFS

Demand notes issued to the U.S. Treasury

Other borrowed money

Mortgage indebtedness and obligations under capitalized leases

Bank's liability on acceptances executed and outstanding

Notes and debentures subordinated to deposits

Other liabilities

Total liabilities

Limited-life preferred stock

EQUITY CAPITAL

Perpetual preferred stock

Common stock

Surplus

Undivided profits and capital reserves

Cumulative foreign currency translation adjustments

Total equity capital

Total liabilities, limited-life preferred stock, and equity capital

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

/s/ Karl C. Buenger

/s/ Joseph Glik

/s/ John W. Reese

/s/ Thomas E. Holloway

Name

President

of the above-named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Directors

/s/ Thomas E. Holloway

Signature

1/16/88

Date

The Great Congressional Debate!

Wednesday, Feb. 3, 7-9:30 p.m.
Granite City High School Auditorium
3100 Madison Avenue



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Pete Fields



Mike Mansfield



Steve Maragides

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Business

 January 24, 1988/Page 7A
 Granite City Press-Record/Journal Sunday


(Staff photo by Bill Bagby)

NEW BUSINESS: J.M.J. Mobile Home Parts opened Dec. 16 at 1237 19th St., Granite City. From left are employees Junelda Gramm, owner John Vasques and his son, John Vasques Jr.

Business offers mobile home, RV parts, service

By Bill Bagby
Staff writer

GRANITE CITY — A mobile home needs as much care as a house. And, a new Granite City business is helping to meet that need.

J.M.J. Mobile Home Parts opened Dec. 16 at 1237 19th St., said owner John Vasques.

Besides carrying parts for mobile homes, recreational vehicles and trailers, Vasques also provides maintenance service.

During the recent cold weather, Vasques said he performed a variety of service work, including thawing out frozen water pipes and weatherproofing roofs on mobile homes.

Performing maintenance on a mobile home is different and

more difficult than doing maintenance work on a house, Vasques said.

"You have to know what you're doing," he said.

Vasques employs two service men who are on call 24 hours, he said. Vasques' sister-in-law, Junelda Gramm, also works at the business.

Vasques offers "next-day service" on recreational vehicles, he said. Customers can buy the parts directly through Vasques' business and install them themselves. This saves them money, he said.

Parts can't be purchased directly from a dealer, he said, and the dealer might want to install the part, adding to the cost.

Hilton switch to Holiday Inn franchise seems likely

It "looks very much like" Collinsville's Hilton Hotel will become a Holiday Inn, according to Gary Fears.

A final decision on the change will be made Jan. 29, said Fears, one of the owners of the Hilton. Partners will hold a conference call to discuss the proposal.

Costs associated with the switch are still being calculated, Fears said.

If the change is approved, it would take about two weeks to put the motel on the Holiday Inn reservation system, he said. It is estimated it would take about six weeks to put up new signs.

Holiday Inn officials reportedly contacted Hilton owners about the possibility of an affiliation. The Hilton opened in Eastport

Plaza in December 1983. The motel that had been Holiday Inn since 1974 dropped the franchise last January and the motel, renamed Collinsville Motor Inn, closed in October.

Hilton owners will have to negotiate their way out of a contract with the Hilton chain, Fears said.

The Holiday Inn's nationwide reservation system is said to be one of the big advantages of an affiliation with that chain.

Other motel chains reportedly also contacted the Hilton about a change in affiliation.

Fears has said that the average room rate might go up under Holiday Inn, due to a greater demand, but that rates for the best rooms would probably come down.

Consumer tips

By Nell Hartigan
Illinois attorney general

Q. Three months ago, I moved from my apartment. My landlord is dragging his feet in returning my deposit. What should I do?

A. A landlord who leases apartments of 10 or more units and has received a security deposit to secure payment of rent or to compensate for damages to the leased property may not withhold any part of that deposit as compensation for property damage unless he has, within 30 days of the date that the tenant vacated the premises, furnished the tenant an itemized statement of the damages allegedly caused to the premises and the estimated or actual cost for repairing or replacing each item on that statement. The paid receipts, or copies of such, for the repair or replacement must be included.

If your landlord refuses to return your deposit and has not provided an itemized statement

or paid receipts, you may wish to contact a private attorney and pursue the issue through the circuit court.

If the circuit court finds that a landlord has refused to supply the itemized statement required to return the amount of the security deposit due within the time limits provided, the tenant can be liable for an amount equal to twice the amount of the security deposit due, together with court costs and reasonable attorney fees.

Magna to sell mortgage firm

William Badgley, chairman of the board of Magna Group Inc., Belleville, said that Magna has agreed with Midland Bancorp Inc. and Thomas J. Fisher and Co. Inc., Orlando, Fla., to sell the servicing rights of Magna Mortgage Co. and the stock of Magna Mortgage Co. to these affiliated entities.

Badgley said the decision to sell the mortgage company was

based on Magna's judgment as to the most profitable employment of its resources.

He emphasized that certain activities conducted in the mortgage company will be continued and Magna banks will originate and service residential mortgages after the sale. The transaction is anticipated to be closed in January 1988.

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Judge names bankruptcy court clerk

Thomas J. Mackin, 51, Belleville, was appointed clerk of the U.S. Bankruptcy Court for the Southern District of Illinois.

The appointment, effective Jan. 1, was made by bankruptcy Judge Kenneth J. Meyers.

The clerk is the chief administrative officer responsible for the supervision of clerical personnel. The Southern District has facilities in Alton, East St. Louis, Benton and Mount Vernon.

The district handles nearly 3,000 bankruptcy petitions for the Southern 38 counties in Illinois.

Mackin is a 1964 graduate of Assumption High School, East St. Louis. He earned a bachelor's degree in business administration from Roosevelt University in Chicago, and a master's of business administration from Chapman College in Orange County, Calif.

Since 1983, Mackin was estate administrator for the bankruptcy court. Previously, he served 24 years in the U.S. Navy.

Mackin and his wife, Virginia, have three grown children.

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| 1985 CUTLASS CERIA BLUE, AUTO, AIR, CRUISE, AM-FM CASS. \$7,995 \$7,440 | 1985 CAVALIER CS STATION WAGON AUTO, AIR, AM-FM \$6,995 \$5,975 | 1985 Z28 COPPER, AUTO., AIR, AM-FM \$10,475 \$9,475 | 1982 REGAL LIMITED 52,XXX MILES \$2,995 \$4,990 | 1984 REGAL SILVER, AUTO., AIR, AM-FM STEREO, 51,XXX MILES \$7,495 \$6,495 |
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| 1985 NOVA BLUE, 5 SPEED, AIR & AM-FM STEREO, 39,XXX MILES \$6,000 \$5,980 | 1985 S-15 JIMMY HIGH SIERRA AUTO, AIR, TEL, CRUISE, AM-FM \$11,500 \$10,500 | 1985 HIGH SIERRA 6x4 BROWN & BEIGE, COAT-OF-ARMS, ONLY 37,000 MILES \$11,500 \$10,500 | 1984 BRONCO XLT CRUISE & COFFER, AIR, TEL, CRUISE & AM-FM CASS. \$4,230 \$4,475 | 1985 CUTLASS CERIA BROUGHAM V-6, WHITE, AUTO, AIR, TEL, CRUISE, 50,XXX MILES \$6,250 \$8,250 |

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Loss to Alton spoils Cook's 3-point show

By Gary King
Staff writer

GRANITE CITY — The wheels on the Warrior wagon are still spinning. Unfortunately, the more they spin the deeper Granite City's rut gets.

Leading 60-51 midway through the fourth quarter of their Southwestern Conference showdown with Alton on Friday, the Warriors watched a much-needed win slip-slide off their fingertips as the Redbirds rallied for a 74-66 win.

With the loss — their eighth in a row — the Warriors fell to 3-13 on the year and 0-5 in the conference. Alton raised its record to 4-10 overall and 2-3 in the SWC.

Quick, somebody call a tow-truck.

"It all goes back to getting that nine-point lead and not being able to protect the basketball," Warrior coach Don Deterding said. "We just cannot protect the ball when we get a lead. It just bothers me because we're doing the same things now that we were doing a month ago. We should be learning. This just shouldn't be happening to us."

The loss somewhat tarnished a mini-shooting clinic by Warrior sophomore Matt Cook, who connected on nine three-pointers to finish with 27 points in only his second start of the season. Four of Cook's three-pointers came in the third quarter and helped Granite City overcome a 32-24 halftime deficit to take a 50-44 lead heading into the fourth quarter.

Granite City's lead grew to nine on two more three-pointers from Cook. Then the Warriors' momentum went wheelless.

SCORING

| | | | | |
|--------------|----|----|----|-------|
| ALTON | 13 | 12 | 13 | 30-74 |
| GRANITE CITY | 12 | 12 | 26 | 16-66 |

ALTON: Spraggins 9, Vann 12, Hansen 6, Lewis 6, Watt 12, Henderson 2, Caldwell 6, Clanton 11. FG-27 (2 3-pointers), FT-18, PF-7.

GRANITE CITY: Cook 27 (9 3-pointers), Mika A. Wilkinson 10 (2 3-pointers), Van Buren 10 (7 assists), Sanders 8, Miller 4, Burton 5, Gray 3 (1 3-pointer), FG-25 (12 3-pointers), FT-5, PF-18.

Aided by a host of Granite City turnovers, Alton went on a 21-5 scoring spree to leave Deterding and the Warriors dazed in a cloud of dust. The Warriors' only points during the drought came on a Kory Burton jumper and a three-pointer from senior Kenny Gray.

"They (Granite City) got us down by nine or 10 points there early in the fourth quarter and I think we got a little shellshocked," Redbirds coach Stan McAfoos said. "But I was proud of the kids because we didn't look for a way to lose tonight."

In reverse, Deterding said his squad cut its own throat by not getting the ball in the red-hot hands of Cook during the final minutes of the contest.

"He hits four or five in a row, and we didn't look for him anymore," Deterding said. "Son of a gun, we've got to find a way to get him the ball in that situation somehow."

McAfoos credited Cook's silent finish to a stiffening in the Redbird defense down the crucial fourth-quarter stretch.

"Our defense did a good job late in the game," McAfoos said. "We really intensified our man pressure, and I think that helped turn the tide for us."

Speaking of turning the tide, (See WARRIORS, Page 9A)



Victory

JIM STOUT (top) was one of nine winners for the Warrior wrestling team as they scored a convincing 48-17 win over Parkway West on Friday. Stout beat Sean Bricker

16-9 in his match in the 145-pound weight class. Scores of the match are on Page 9A.

(Photo by Pam Doeppke)

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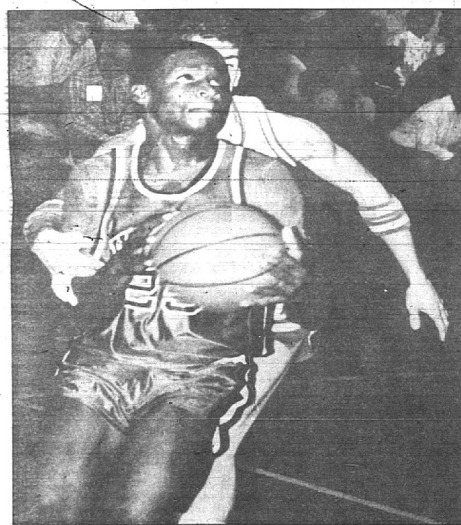
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1-24-B



(Staff photo by Dave Whaley)

LIONEL WILEY was one of five Venice players in double figures in Thursday's win over Lebanon at the Sparta Mid-Winter Classic.

Devils rally from nine-point deficit to beat Greyhounds

The Venice Red Devils recovered from their 72-70 loss to Wood River to post a 99-86 win over Lebanon in a consolation semifinal game of the Sparta Mid-Winter Classic on Thursday.

Dale Turner and Daryl Jackson continue to pose as deadly 1-2 punch as a left and a right from Mike Tyson. They combined for 55 points, with Turner getting 25 of his game-high 29 points in the second half. Jackson had 26.

Several Venice starters spent time on the bench and Deves Parram's basket gave the Devils (11-3) a 38-37 halftime lead. But the Greyhounds (7-8), who have lost 10 Venice three times this year and six times in the past two years, came back and took a 67-58 lead in the third quarter behind the outside shooting of guard Tony Formoso.

Formoso had 13 of his 22 points in the quarter as he made four three-pointers in the game. Steve Ogden led the Greyhounds with 26 points.

But the Devils ran off an 11-2 spurt and tied the game at 69-69 on Jackson's slam dunk. Turner's three-pointer gave Venice the lead and they hung on as Turner connected on eight free throws in the fourth quarter. Hosea King (14 points), Carlos Briggs (13) and Lionel Wiley (12) joined Turner and Jackson

Sparta Tournament

Tuesday

Soldan 71, Lebanon 69

Wood River 72, Venice 70

Wednesday

Waterloo Gibraltar 61, DuQuoin 44

Sparta 62, Red Bud 57

Thursday

Championship semifinal

Soldan 69, Lebanon 66

Consolation semifinal

Red Bud 59, DuQuoin 56

Saturday

Seventh place

Lebanon vs. DuQuoin, 3:30 p.m.

Fifth place

Venice vs. Red Bud, 5 p.m.

Third place

Wood River vs. Waterloo Gibraltar, 5:30 p.m.

Championship

Soldan vs. Sparta, 8 p.m.

THURSDAY

SPARTA TOURNAMENT

CONSOLATION SEMIFINAL

VENICE 13 25 24 37-69

LEBANON 23 30 18-66

VENICE: Turner 28, Jackson 26, King 14, Briggs 13, Wiley 12, Parram 4, Miller 1, FG-30 (2 3-pointers), FT-27, PF-18.

LEBANON: Ogden 26, Formoso 22, Pelore 15, Vann 12, Kora 6, Schepke 3, Masey 2, FG-30 (8 3-pointers), FT-20, PF-21.

In double figures:

The Devils were to play in the consolation title game at Sparta at 5 p.m. Saturday against the winner of Friday's Red Bud-DuQuoin game.

Matmen crunch Parkway West

The Warriors won nine of 12 individual matches on Friday in rolling to a 48-17 dual meet victory over Parkway West in St. Louis.

Chris Hoffman had the quick pin of the night when he dropped Bague Maheshi 2:41 of the 100-pound match. Dale Hutson and Terry Stanley also had pins as the Warriors raised their record to 10-8-1.

They competed with Triad, Collinsville and Jerseyville in a meet at Triad on Saturday. Results will appear in Wednesday's Journal.

Granite City has only one more week before preparing for

the regional at Belleville East on Feb. 6. They will host Belleville Althoff on Friday and compete with Cahokia, Murphysboro and Triad at Triad on Saturday.

GRANITE CITY 45, PARKWAY WEST 17
103 - TODD HUTCHINGS pinned Steve Rahne 1:12 - RICH BRILLAGE beat Robert Galing 12:30 - BRETT DAVIS beat Chris Lee 15:42 - STEVE PRITCHETT beat Aaron Sims 11:42 - SCOTT MOSE beat Matt Moore 18:42 - JIM STOUT beat JEROLD MOSE 3:39 - LEO - RICH FERRO beat Sean Bricker 16:42 - 153 - GUY KANAN beat DAN GRAYSON 16:42 - CHRIS HOFFMAN pinned Bague Maheshi 2:41 - 171 - Pat Orlford pinned LARRY HENNE 2:55 - 149 - TERRY STANLEY pinned Rich Wilmont 3:21 - 279 - DALE HUTSON pinned Steve Campbell 5:21.

(Staff reports provided by Carolyn Kubelka).

Warriors

(Continued from Page 8A)
Deterding is open for suggestions.
"I know we're inexperienced," he said. "And I know we're playing with primarily sophomores and juniors, but that doesn't make losing any easier to swallow."
These guys really don't want to lose, but they say the harder

you try the worse you become. I just hope that's not the case with us."

If there was a beam of hope for Deterding to salvage from the rubble Friday, it was the 12 of 20 shots (60 percent) his squad hit from behind the three-point line. Along with Cook's nine of 15 showing from behind the tri-line, junior Mike A. Wilkinson also hit on two of

four three-pointers and Gray made good on his only attempt from behind the three-point stripe.

But for the Warriors to get their first win of 1988, they are going to have to find a way to push, pull or tow themselves over the hump.

"Once we get one, I think we'll be all right," Deterding

said. "Right now, the kids aren't concentrating. They're scared. There's a multitude of things causing this."

"The big thing is confidence, but how do you instill confidence in a kid who played on a 1-17 playoff team last year and is on a 3-13 team now?"
Suggestions, anyone?

Stars get revenge on Jefferson in close win

The Stars repaid a debt in their 78-75 win over Jefferson in the first round of the Mineral Area Tournament.

GCC had dropped a 56-53 decision to Jefferson on Dec. 9 on a late three-pointer. But the Stars came back on Thursday to hang on for the win when a three-pointer at the end missed.

The Stars held a nine-point lead with two minutes left, but Jefferson (11-8) crept back to within three before falling short. Darwin Montana was the big gun with 37 points for GCC.

"He shot the ball real well, but he didn't have a real strong game outside of his shooting," Stars coach Terry Collins said of Montana, a 6-2 sophomore guard from Chicago Marshall High School.

Granite City High School product Don Stevanic had another good game against Jefferson, getting 15 points, 11 rebounds, three assists and three blocked shots.

"Don is just really getting good," Collins said. "He could be a Division I player next year if he keeps going like this."

Charles Claggett is working himself back into Collins' good graces after a short stint in the

THURSDAY FIRST ROUND

MINERAL AREA TOURNAMENT

GCC 42-78
JEFFERSON 33 42-75
GCC Montana 37, Stevanic 12, Gordon 8, Carter 4, Veltor 2, Ware 2, FD-31 (13 pointer), FT-15, PP-18
JEFFERSON: Robertson 23, Palk 13, Cotton 11, Williams 8, Noge 8, Rasmussen 6, Gason 1, FD-29 (3 pointer), FT-10, PP-18.

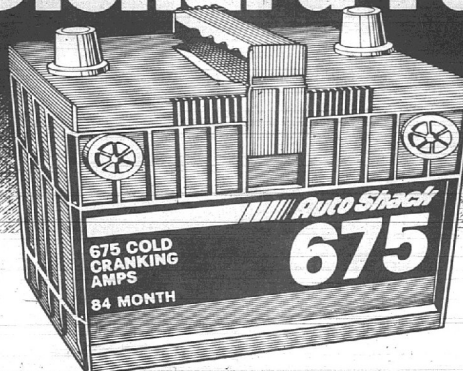
doghouse when he left the bench and changed into his street clothes in the second half of a Jan. 15 game against Richmond.

The Madison High School product didn't dress out for the game at Meramec on Jan. 16, but did suit up on Thursday and was expected to play — but not start — against Three Rivers on Friday.

"He understood what he did wasn't right," Collins said. "But he came back and had three real good practices this week and he was a leader on the bench against Jefferson. He's got a lot of ability and I wouldn't want to see him waste it."

The Stars played Three Rivers in a semifinal game of the tournament on Friday and were to play either Mineral Area or East Central in the third-place or championship game on Saturday.

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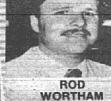
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